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PRINCIPAL CONTENTS.

THE FAILURE OF THE BRITISH INSURANCE ACT.

David Lloyd George who has had more than his share of trouble during the past few months is finding his National Insurance experiment difficult of solution. The legislation, to say the least, was along radical lines and even its strongest advocates and friends now admit that the Act was too advanced. In all social legislation, people must be educated and prepared for innovations and reforms. In the case in point, it is doubtful if the British people were ready to take advantage of the many good features of the National Insurance Act. From present indications, it would look as if they had sought out the weak points and, instead of assisting in making the measure the success it should be, have practically destroyed its usefulness.

In Great Britain, as in other countries, there is a large group of people who prefer the "Bread Line" to doing manual labor of any kind. The Insurance Act of Lloyd George's has given these people an easy opportunity of pauperizing themselves. British employers of labor find that from two to ten times as many of the cheaper grades of workers absent themselves on account of "Sickness" as was the case before the Insurance Act came into force. Under the law, the employee can draw 10 shillings a week if he is sick. While this is not a tremendously high wage, it is sufficient to induce a spread of that "tired feeling" among a certain class of working people, with the result that thousands draw their pensions and absolutely refuse to do any work. These people with their socialistic views of life believe that society owes them a living and are taking advantage of the Insurance Act to claim 10 shillings a week from the British tax payer. In the end it may lead to National bankruptcy.

The legislation, as put into force by Lloyd George, was a courageous act prompted by an honest desire to help the working man. That it has not turned out as expected will prove disappointing not only to its sponsor, but to all who are interested in social and moral reform questions. In theory, the majority of us agree that a certain degree of comfort should be secured by every working man. Theoretically,